

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s):	Lydia Breck et al.	Docket No.:	40655.0736
Serial No.:	10/709,977	Group Art Unit:	3691
Filed:	June 10, 2004	Examiner:	Ann E. Loftus
Title:	System for Facilitating a Transaction	Confirmation No.:	3976

INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicants hereby notify the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. Applicants respectfully submit that all pending claims are patentable over the foregoing references, alone or in combination. Applicants further submit that the submission of the various Office Actions and Notices of Allowance, if any, from related cases is in accordance with Federal Circuit precedent, for example, as set forth in *McKesson Information Solutions v. Bridge Medical*, 82 U.S.P.Q.2nd 1865 (Fed. Cir. 2007), and therefore respectfully request that the Examiner consider these documents. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A EFS-WEB may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:

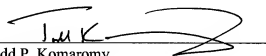
2. ☐ Any copy of the items listed on the enclosed copy of Form PTO/SB/08A EFS-WEB that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☒ Parent Application, ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No. 09/800,461, filed 03/07/2001.
3. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - ☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
 - ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
 - ☐ 37 C.F.R. §1.97(b)(3), before the mailing of a first Office action on the merits.
 - ☒ 37 C.F.R. §1.97(b)(4), before the mailing of a first Office action after the filing of a request for continued examination under §1.114.
4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.
5. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

- ☐ A check in the amount of \$180.00 is enclosed in payment of the fee.
- ☐ Charge the fee to Deposit Account No. 19-2814.
6. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
 - b. the fee due under 37 C.F.R. §1.17(p) which is paid as set forth in paragraph 9 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(c)(1), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
 - b. ☐ 37 C.F.R. §1.313(c)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
 - c. ☐ The fee due under 37 C.F.R. §1.17(p) is paid as set forth in paragraph 9 below.
8. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
9. ☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
- ☐ Charge the fee due under 37 C.F.R. §1.17(p) to Deposit Account No. 19-2814.

[X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814.

Respectfully submitted,

Dated: November 17, 2010



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Notice of References Cited	Application/Control No. 09/800,461	Applicant(s)/Patent Under Reexamination BRECK ET AL.	
	Examiner JOHN M. WINTER	Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,173,270 B1	01-2001	Cristofich et al.	705/37
*	B	US-6,269,346 B1	07-2001	Cristofich et al.	705/36R
*	C	US-2001/0034720 A1	10-2001	Armes, David	705/65
*	D	US-6,442,533 B1	08-2002	Hinkle, William H.	705/36R
*	E	US-2002/0138376 A1	09-2002	Hinkle, William H.	705/30
*	F	US-2004/0158532 A1	08-2004	Breck et al.	705/074
*	G	US-2004/0210449 A1	10-2004	Breck et al.	705/001
	H	US-			
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	M	US-			

FOREIGN PATENT DOCUMENTS

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	P					
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	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
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	W	
	X	

* A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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	Examiner John M. Winter	Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2003/0115126	06-2003	Pitroda, Satyan G.	705/36
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
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09/800,461

Applicant(s)/Patent Under

Reexamination
BRECK ET AL.

Examiner

John M Winter

Art Unit

3621

Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-6,163,771	12-2000	Walker et al.	705/18
	B	US-5,883,810	03-1999	Franklin et al.	700/232
	C	US-6,044,360	03-2000	Picciallo, Michael J.	705/21
	D	US-2003/0028481	02-2003	Flitcroft et al.	705/39
	E	US-			
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	Examiner John M Winter	Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-2003/0028481	02-2003	Flitcroft et al.	705/39
	B	US-			
	C	US-			
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	Examiner John M Winter	Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,956,699	09-1999	Wong et al.	705/39
	B	US-			
	C	US-			
	D	US-			
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	Examiner John M Winter	Art Unit 3621	Page 1 of 1

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A	US-6,065,675	05-2000	Teicher, Mordechai	235/380
B	US-5,956,699	09-1999	Wong et al.	705/39
C	US-6,044,360	03-2000	Picciallo, Michael J.	705/21
D	US-			
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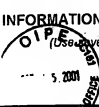

FOREIGN PATENT DOCUMENTS

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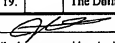
INFORMATION DISCLOSURE CITATION <small>(Use several sheets if necessary)</small> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>INDEX</p> </div> <div style="text-align: center;">  <p>PATENT & TRADEMARK OFFICE</p> </div> </div>				ATTY DOCKET NO. 40655.0700		SERIAL NO. TBA	
APPLICANT(S) Breck et al.				GROUP TBA			
FILING DATE March 7, 2001							

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PATENT DOCUMENTS					
TAB	DOCUMENT NO.	DATE	NAME	TITLE	
1.	5,715,399	1998/02/03	Bezos	Secure Method and System for Communicating a List of Credit Card Numbers Over a Non-Secure Network	
2.	5,770,843	1998/06/23	Rose et al.	Access Card for Multiple Accounts	
3.	5,914,472	1999/06/22	Foladare et al.	Credit Card Spending Authorization Control System	
4.	5,930,767	1999/07/27	Reber et al.	Transaction Methods Systems and Devices	
5.	5,953,710	1999/09/14	Fleming	Children's Credit or Debit Card System	
6.	5,991,748	1999/11/23	Taskett	Methods and Apparatus for Regenerating a Prepaid Transaction Account	
7.	6,021,943	2000/02/08	Chastain	Process for Executing Payment Transactions	
8.	6,044,360	2000/03/28	Picciallo	Third Party Credit Card	
9.	6,078,908	2000/06/20	Schmitz	Method for Authorizing in Data Transmission Systems	
10.	6,088,683	2000/07/11	Jalili	Secure Purchase Transaction Method Using Telephone Number	
11.	6,163,771	2000/12/19	Walker et al.	Method and Device for Generating a Single-Use Financial Account Number	
12.	6,173,269 B1	2001/01/09	Solekl et al.	Method and Apparatus for Executing Electronic Commercial Transactions With Minors	
13.	6,227,447 B1	2001/05/08	Campisano	Cardless Payment System	
14.	6,267,292 B1	2001/07/31	Walker et al.	Method and Apparatus for Funds and Credit Line Transfers	

FOREIGN PATENT DOCUMENTS					
DOCUMENT NO.	DATE	NAME	TITLE		

OTHER DOCUMENTS <small>(Including Author, Title, Date, Pertinent Pages, Etc.)</small>			
9w	15.	Green, Thomas C.	American Express offers temporary CC numbers for the Web, 09/09/00, The Register, www.theregister.c.uk/c
1	16.	CNN.com. U.S. News, American Express to offer disposable credit card numbers, 09/08/00, Associated Press, www.cnn.c	
✓	17.	American Express, Private Payments SM , A New Level of Security from American Express, American Express Website, Cards	Date Unknown
	18.	Martin, Zack, One-Time Numbers Stop Web Hackers From Pilfering Data, 01/01, Card Marketing, Thomson Financial, www.crdm.c	
	19.	The Dollar Stretcher, Disposable Credit Card Numbers, 01/01, CardRatings.org, www.stretcher.c	

EXAMINER 	DATE CONSIDERED 2/13/01
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number 09/800,461
 Filing Date March 7, 2001
 First Named Inventor Lydia Breck
 Art Unit 2161
 Examiner Name TBA
 Attorney Docket Number 40655.0700

U.S. PATENT DOCUMENTS

Examiner Initials ¹	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code (if known)			
1/JW		US- 5,594,227		01-14-1997	Deo	
		US- 5,721,781		02-24-1998	Deo et al.	
		US- 5,742,756		04-21-1998	Dilleway et al.	
		US- 5,768,385		06-16-1998	Simon	
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		US- 5,913,303		06-15-1999	Wong et al.	
		US- 5,918,216		06-29-1999	Mikovsky et al.	
		US- 5,958,004		09-28-1999	Helland et al.	
		US- 5,991,413		11-23-1999	Arditti et al.	
		US- 5,999,914		12-07-1999	Blinn et al.	
		US- 6,000,832		12-14-1999	Franklin et al.	
		US- 6,012,143		01-04-2000	Tanaka	
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		US- 6,070,150		05-30-2000	Remington et al.	
		US- 6,070,154		05-30-2000	Tavor et al.	

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Examiner Initials ¹	Cite No. ¹	Foreign Patent Document ¹			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Office ³	Number ⁴	Kind ⁵ (if known)				
		WO	97/09688	A2	03-13-1997	Microsoft Corporation		

Examiner
Signature

/John Winter/

Date
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² Applicant's unique citation designation number (optional). ³ See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04. ⁴ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE CITATION

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40655.0700

SERIAL NO.

TBA

APPLICANT(S)

Breck et al.

FILING DATE

March 7, 2001

GROUP

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	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	WO 99/49424	1999/9/30	PCT				
	WO 00/49586	2000/8/24	PCT				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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